EXHIBIT 2

RECEIVED BAKLAHD COUNTY REGISTER OF DEEDS LIBER43344 PG598

2011 SEP -6 AM 11: 22



SHERIFF'S DEED ON MORTGAGE SALE this August 23, 2011 A D. between ROGER A. St. JEAN, a Deputy This Indenture made this August 23, 2011 A.D. between Sheriff in and for Oakland County, Michigan, party of the first part, and BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP whose address is 7105 CORPORATE DR, Mail Stop TX2-928-0303, PLANO, TX 75024, party of the second part (hereinafter called the grantee). WITNESSETH, That whereas Jacqueline E. Brown, a single woman, whose address is 8145 Coyle St, Detroit, MI 48228, made a certain mortgage to Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Countrywide Bank, N.A., Mortgagee, dated March 27, 2006, and recorded on April 17, 2006, in Liber 37424, Page 100, said mortgage was assigned to BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP by an Assignment of Mortgage dated September 30, 2009 and recorded October 02, 2009 in Liber 41522, Page 706, Oakland County Records, Oakland County, Michigan, and WHEREAS, the party foreclosing the mortgage has represented that it is either the owner of the indebtedness or of an interest in the indebtedness secured by the mortgage or the servicing agent of the mortgage, and WHEREAS, Mortgage Electronic Registration System (MERS) was not the sole foreclosing party, and mortgage contained a power of sale which has become operative by reasons of a default in the condition of said mortgage, and WHEREAS, no suit or proceedings at law or in equity have been instituted to recover the debt secured by said mortgage or any part thereof, and WHEREAS, by virtue of said power of sale, and pursuant to the statute of the State of Michigan is such case made and provided, a notice was duly published and a copy thereof was duly posted in a conspicuous place upon the premises described in said mortgage that the said premises, or was duly posted in a complete special part of them, would be sold on *March 15, 2011 at the place of holding the Circuit Court in said Oakland County, where the premises to be sold or some part of them are situated and WHEREAS, pursuant to said notice County, where the premises to be sold or some part of them are situated and I did, at 10:00 AM, on the day last aforesaid, expose for sale at public venue the said lands and tenements hereinafter described, and on such sale did strike off and sell the said lands and tenements to the grantee for the sum of (\$773,633.27) Seven Hundred Seventy-Three Thousand Six Hundred Thirty-Three and 27/100 that being the highest bid therefore and the grantee being the highest bidder, and WHEREAS, said lands and tenements are situated in the City of Rochester Hills, Oakland County, Michigan, more particularly described as follows: Lot 105, Knorrwood Hills Subdivision No. 4, as recorded in liber 195, pages 4 and 5 of plats, Oakland County

Tax I.D. # 15-03-130-004 CKA: 490 CHERRY TREE LN, ROCHESTER HILLS, MI 48306

This property may be located within the vicinity of farm land or a farm operation. Generally accepted agricultural and management practices which may generate noise, dust, odors, and other associated conditions may be used and are protected by the Michigan right to farm act.

Now, this indenture Witness, that I, the Deputy Sheriff aforesaid, by virtue of and pursuant to the statute in such case made and provided, and in consideration of the sum of money so paid as aforesaid, have granted, conveyed, bargained and sold, and by this deed do grant, convey, and bargain and sell unto the grantee, its successors and assigns forever, all the estate, right, title and interest which the said Mortgagor had in said land and tenements and every part thereof, on the March 27, 2006, that being the date of said mortgage, or at any time thereafter, To Have and to Hold the said lands and tenements and every part thereof to the said grantee, its successor's and assigns forever, to their sole and only use, benefit and behoove forever, as fully and absolutely as I, the Deputy Sheriff

aforesaid, under the authority aforesaid, might, could or ought to sell the same.

IN WITNESS WHEREOF, are hereunto set my hand and seal, the date and year first above written.

Deputy Sheriff in and for the County of OAKLAND

ROGER A. St. JEAN STATE OF MICHIGAN COUNTY OF OAKLAND

On this August 23, 2011 before me, a Notary Public in and for said county of Oakland came

ROGER A. St. JEAN a Deputy Sheriff of said county known to me to be the individual described in and who executed the above conveyance, and who acknowledged that he executed the same to be his a Deputy Sheriff of said county known to me to be the individual free act and deed as such Deputy Sheriff in and for the County of Oakland.

Lian dandra , Notary Public, for

County, Michigan

SANDRA LIANO
NOTARY PUBLIC STATE OF MICHIGAN
COUNTY OF MACOMB
MY COMMISSION EXPIRES JULY 7, 2012 ACTING IN OAKLAND COUNTY

My Commission Expires:

(248) 335-9200

Records.

County Revenue Required

Exempt from Michigan State Transfer Tax pursuant to MCL 207.526 (v)

*Sale adjourned on a weekly basis from March 15, 2011 to August 23, 2011 by posting a notice of adjournment at the place of sale for Oakland County, Michigan.

This instrument drafted by and when recorded return to: Randall S. Miller Randall S. Miller & Associates, P.C. 43252 Woodward Avenue, Suite 180 Bloomfield Hills, MI 48302

> 9/06/2011 72567



RS Miller Assoc - Jacqueline E. Brown

AFFIDAVIT OF PUBLICATION

FORECLOSURE NOTICE RANDALL S. MILLER & ASSOCIATES, P.C. IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. Mortgage Sale - Default has been made in the conditions of a certain mortgage made by Jacqueline E. Brown, a single woman to Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Countrywide Bank, N.A., Mortgagee, dated March 27, 2006, and recorded on April 17, 2006, in Liber 37424, Page 100, Oakland County Records, said mortgage was assigned to BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing LP by an Assignment of Mortgage dated September 30, 2009 and recorded October 02, 2009 in Liber 41522, Page 706, on which mortgage there is claimed to be due at the date hereof the sum of Seven Hundred Forty-Eight Thousand Nine Hundred Thirty-Nine and 04/100 (\$748,939.04) including interest at the rate of 6.12500% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the Circuit Court in sald Oakland County, where the premises to be sold or some part of them are situated, at 10:00 AM on March 15, 2011 Sald premises are situated in 10:00 AM on March 15, 2011 Sald premises are struated in the City of Rochester Hills, Oakland County, Michigan, and are described as: Lot 105, Knorrwood Hills Subdivision No. 4, as recorded in liber 195, pages 4 and 5 of plats, Oakland County Records. Commonly known as: 490 CHERRY TREE LN The redemption period shall be 6.00 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale, or 15 days after statutory notice, whichever is later. Dated: February 10, 2011 Randall S. Miller & Associates, P.C. Attorneys for BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing LP 43252 Woodward Avenue, Suite 180 Bloomfield Hills, MI 48302 (248) 335-9200 Case No. 09Ml01442-3 (2-10)(3-3)

(Affidavit of Publisher)

STATE OF MICHIGAN, COUNTY OF OAKLAND

Margot Blanchette, an employee of the publisher of Oakland County Legal News, having knowledge of the facts, being duly sworn deposes and says that a notice, a true copy of which is annexed hereto, was published in Oakland County Legal News, a newspaper printed and circulated in said Oakland County on February 10, February 17, February 24, March 3, 2011 A.D.

Margot Blanchette

Subscribed and sworn before me on this 3rd day of March 2011

Pushpa Jayaprakash

Notary Public Oakland County, Michigan. My commission expires: April 4, 2011. Acting in Oakland County, Michigan.

Attorney Office: Randall Miller (Oakland)

RS Miller Assoc

AttorneyFile#:

09MI01442

Notice#:

907276

UBER43344 PG600

Affidavit of Auctioneer

STATE OF MICHIGAN COUNTY OF OAKLAND ss.

COUNTY OF CHIEDRING CO.	
OAKLAND County; that he acted as Auctioneer, and made the the annexed printed notice; that said sale was opened at 10:00 A Circuit Court within said Oakland County in which the premises said sale was kept open for the space of one hour, that the highe sum of (\$773,633.27) Seven Hundred Seventy-Three Thousand was in all respects open and fair; and that (s)he did strike off and BANK OF AMERICA, N.A., SUCCESSOR BY MERGE FKA COUNTRYWIDE HOME LOANS SERVICING LP and in good faith, as deponent verily believes:	AM on August 23, 2011, at the place of holding the s to be sold or some part of them are situated, and sit bid for the lands and tenements described was the Six Hundred Thirty-Three and 27/100 that said sale d sell said lands and tenements to said grantee, R TO BAC HOME LOANS SERVICING, LP
Deputy Sheriff in and for Oakland County	ROGER A. St. JEAN
Subscribed and sworn to before me this August 23, 2011.	MODER A. St. JEAN
	SANDRA LIANO ARY PUBLIC STATE OF MICHIGAN COUNTY OF MACOMB DIMMISSION EXPIRES JULY 7, 2012 ACTING IN OAKLAND COUNTY
STATE OF MICHIGAN	
County of OAKLAND ss	•
I DO HEREBY CERTIFY, that the last day to redeem is Febr accordance with MCLA 600.3241a, in which case the redemption or fifteen (15) days after notice is posted and mailed, whicheve Deputy Sheriff in and for OAKLAND County Michigan	on period shall be 30 days from the date of such sale,
This instrument drafted by and when recorded return to: Randall S. Miller Randall S. Miller & Associates, P.C. 43252 Woodward Avenue, Suite 180 Bloomfield Hills, MI 48302 (248) 335-9200	ROGER A. St. JEAN

LIBER43344 PG601

RS Miller Assoc - JACQUELINE BROWN

NOTICE OF MODIFICATION OPPORTUNITY Borrower(s):

JACQUELINE BROWN Property Address: 490 CHERRY TREE LN, ROCHESTER HILLS, MI 48306 Pursuant to MCLA 600.3205a please be advised of the following: You have a right to request a meeting with the mortgage holder or mortgage servicer. The name of the firm designated as the representative of the mortgage servicer is: Randall S. Miller & Associates, P.C. and designee can be contacted at the address and phone number below. You may contact a housing counselor by visiting the Michigan State Housing Development Authority's website at http://www.michigan.gov/mshda or by calling 1-800-A-SHELTER, 24 hours a day, seven days a week, year-round. If a meeting is requested with the designee shown above, If a meeting is requested with the designee shown above, foreclosure proceedings will NOT be commenced until 90 days after the date the notice mailed to you on 01/14/2011. If an agreement is reached to modify your mortgage loan the mortgage will NOT be foreclosed if you abide by the terms of the agreement. You have the right to contact an attorney. The website for the Michigan State Bar Lawyer Referral

http://www.michbar.org/programs/lawyerreferral.cfm and the toll free number is 800-968-0738. You may bring an action in circuit court if you are required by law to be served notice and foreclosure proceedings are commenced, without such and the basing been served upon you. If you have previously agreed to modify your mortgage loan within the past twelve (12) months under the terms of the above statute, you are not (12) months under the terms of the above statute, you are no eligible to participate in this program unless you have complied with the terms of the mortgage loan, as modified. Notice given by: Randall S, Miller Randall S, Miller & Associates, P. C. 43252 Woodward Avenue, Suite 180 Bloomfield Hills, MI 48302 248-883-0157 (Loan Modification Dept.) loanmods@millerlaw.biz. Case No. 09MI01442-3 Dated: January 18, 2011 PLEASE BE ADVISED THAT THIS OFFICE MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE (1-18) **PURPOSE. (1-18)**

AFFIDAVIT OF PUBLICATION

(Affidavit of Publisher)

STATE OF MICHIGAN, SS.
COUNTY OF OAKLAND

Patricia McKenzie, an employee of the publisher of Oakland County Legal News, having knowledge of the facts, being duly sworn deposes and says that a notice, a true copy of which is annexed hereto, was published in Oakland County Legal News, a newspaper printed and circulated in said Oakland County on January 18, 2011 A.D.

Patricia McKenzie

Subscribed and sworn before me on this 18th day of January

Margot Blanchette

Notary Public Oakland County, Michigan. My commission expires: July 2, 2016. Acting in Oakland County, Michigan.

Attorney Office: Randall Miller (Oakland)

09MI01442

Notice#:

AttorneyFile#:

897410

RS Miller Assoc

UBER43344 PG602

FORECLOSURE NOTICE

RANDALL S. MILLER & ASSOCIATES, P.C. IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Mortgage Sale - Default has been made in the conditions of a certain mortgage made by Jacqueline E. Brown, a single woman to Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Countrywide Bank, N.A., Mortgagee, dated March 27, 2006, and recorded on April 17, 2006, in Liber 37424, Page 100, Oakland County Records, said mortgage was assigned to BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing LP by an Assignment of Mortgage dated September 30, 2009 and recorded October 02, 2009 in Liber 41522, Page 706, on which mortgage there is claimed to be due at the date hereof the sum of Seven Hundred Forty-Eight Thousand Nine Hundred Thirty-Nine and 04/100 (\$748,939.04) including interest at the rate of 6.12500% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the Circuit Court in said Oakland County, where the premises to be sold or some part of them are situated, at 10:00 AM on March 15, 2011

Said premises are situated in the City of Rochester Hills, Oakland County, Michigan, and are described

Lot 105, Knorrwood Hills Subdivision No. 4, as recorded in liber 195, pages 4 and 5 of plats, Oakland County Records.

Commonly known as: 490 CHERRY TREE LN

The redemption period shall be 6.00 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale, or 15 days after statutory notice, whichever is later.

Dated: February 10, 2011

Randall S. Miller & Associates, P.C. Attorneys for BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing LP 43252 Woodward Avenue, Suite 180 Bloomfield Hills, MI 48302 (248) 335-9200 Case No. 09MI01442-3

EVIDENCE OF SALE

(Affidavit of Posting)

STATE OF MICHIGAN

COUNTY OF OAKLAND

Keary C. Sims Jr., being duly sworn, deposes that on the 12th day of February, 2011 A. D, he/she posted a notice, a true copy of which is annexed hereto, in a conspicuous place upon the premises described in said notice by attaching the same in a secure manner to the front door.

Keary C. Sims Jr.

Subscribed and sworn before me on this 14th day of February, 2011 A.D.

Andrew Walker

Notary Public for Oakland County acting in Oakland County, Michigan My Commission Expires: 12/24/2016

CIRCLE IF

Vacant

Multi-Unit

Upper Unit Lower Unit

Multi-Addr

Unit 1 Unit2 Unit A Unit B

Condo

Mobile/Manufactured Home

No Dwelling

Attorney Office: Randall S. Miller & Associates, P.C. Attorney File #: 09MI01442-3

Notice ID#

LIBER43344 PG603

AFFIDAVIT REGARDING REDEMPTION Pursuant to Act 236 of 1961, M.C.L.A. § 600.3140, 600.3240, as Amended

STATE OF MICHIGAN)
)ss
COUNTY OF OAKLAND	À

Now comes Steven I. Alpert, as Attorney for BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP, being duly sworn, and herby states as follows:

- 1. That I am the attorney for BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP and am authorized as counsel to submit this Affidavit Regarding Redemption. I have knowledge of the facts stated herein and am authorized to accept redemption funds on behalf of BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP.
- 2. That the property described in the Sheriff's Deed on Mortgage Sale attached hereto, commonly known as 490 CHERRY TREE LN, ROCHESTER HILLS, MI 48306, has been sold at foreclosure sale with BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP being the successful purchaser and must be redeemed not later than February 23, 2012. *This date is subject to change as set forth in subsequent affidavits or as provided by applicable law.
- 3. That the amount necessary to redeem said Sheriff's Deed as of August 23, 2011 is \$ 773,633.27.
- 4. That after the date of Sheriff's Sale interest will accrue at a daily rate of \$129.82 (6.12500%). Anyone wishing to redeem SHOULD NOTE that additional funds may be required to be paid for taxes, assessments, insurance premiums or amounts necessary to redeem senior liens, or any other amounts paid, including interest thereon at the rate of the subject mortgage, which have been paid by the purchaser in accordance with MCLA § 600.3240.
- 5. That all redemption inquiries should be directed to Randall S. Miller & Associates, P.C., 43252 Woodward Ave, Ste 180, Bloomfield Hills, MI 48302 or (248) 335-9200. Pursuant to statute, a fee of \$200.00 plus document recording costs will be charged by Randall S. Miller & Associates for processing redemption.

Further affiant sayeth not.

Steven I. Alpert, Attorney for BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP

On this date, August 24, 2011, before me personally appeared Steven I. Alpert, to me known, who by me being duly sworn did say that he is the attorney for BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING LP FKA COUNTRYWIDE HOME LOANS SERVICING LP and that he acknowledged the execution of the within instrument and for the interest and purposes therein set forth.

Andrew Walker

Notary Public for Oakland County acting in Oakland County, Michigan

My Commission Expires: 12/24/2016

Our File 09MI01442-3

LIBER43344 PG604

AFFIDAVIT OF COMPLIANCE Pursuant to MCL 600,3205

STATE OF MICHIGAN)

)ss.

COUNTY OF OAKLAND

Now comes Steven I. Alpert, as Attorney for BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP, being duly sworn, and herby states as follows:

That I am the attorney for BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP and am authorized as counsel to submit this Affidavit. I have knowledge of the facts stated herein and am the authorized designee with the authority to make agreements under Sections 3205b and 3205c for BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP

That our office mailed a copy of the required notice on January 14, 2011 which complied with MCL 600.3205a(1) to the Borrower(s) by United States first class mail, with postage prepaid, and by certified mail, return receipt requested, with delivery restricted to the Borrower(s), at their last known address(es). We enclosed with each mailed notice a list prepared by the Michigan State Housing Development Authority ("MSHDA") under MCL 600.3205d of the names, addresses, and telephone numbers of housing counselors approved by the United States Department of Housing and Urban Development or the Michigan State Housing Development Authority. This list was a complete printout of the list that appeared on MSHDA's website on the date the notice was mailed.

As evidenced by the attached Affidavit of Publication, a notice that complied with MCL 600.3205a(4) was published on January 18, 2011.

That No response was received from Borrower or Housing Counselor requesting a Loan Modification Meeting within the timeframe put forth in MCLA 600.3205a(1)(c).

Accordingly, Mortgagee/Assignee commenced foreclosure proceedings on February 10, 2011 by publishing a Notice of Mortgage Sale in accordance with MCL 600.3208.

Further affiant sayeth not.

Steven I. Alpert, Attorney for BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP

On this date, August 24, 2011, before me personally appeared Steven I. Alpert, to me known, who by me being duly sworn did say that he is the attorney for BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP and that he acknowledged the execution of the within instrument and for the interest and purposes therein set forth.

Andrew Walker

Notary Public for Oakland County acting in Oakland County, Michigan

My Commission Expires: 12/24/2016

Our File 09MI01442-3

UBER43344 PG605

NON-MILITARY AFFIDAVIT

STATE OF () STATE OF () SS () SS () SS () SACQUELINE E. BROWN

490 CHERRY TREE LN ROCHESTER HILLS, MI 48306

The undersigned, being first duly sworn, deposes and says that upon investigation (s)he is informed and believes that none of the persons named in Mortgage dated March 27, 2006 and recorded on April 17, 2006 in Liber 37424, Page 100, of mortgage foreclosure, were in the military service of the United States at the time of sale or for six months prior thereto; nor the present grantee(s).

Affiant further states that this affidavit is made for the purpose of preserving a record and clearing title by virtue of the Soldiers' and Sailors' Civil Relief Act of 1940, as amended.

BAC Home Loans Servicing, LP as servicer for BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing LP

On this date, ______ before me personally appeared _______, to me known, who by me being duly sworn did acknowledge the execution of the within instrument and for the interest and purposes therein set forth.

Our File No: 09MI01442-3 Property County: Oakland

Randall S. Miller & Associates, P.C.

CARMEN MARTINEZ
Commission # 1906283
Notary Public - California
Los Angeles County
My Comm. Expires Oct 1, 2014

Oakland.

: 6 1